

Information to identify the case:

| | | | |
|--|----------------------------------|--------------------------------|--------------------|
| Debtor 1 | <u>John S. Edwards Sr.</u> | Social Security number or ITIN | xxx-xx-1254 |
| | First Name Middle Name Last Name | EIN | __-_____- |
| Debtor 2 | | Social Security number or ITIN | _____ |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | __-_____- |
| United States Bankruptcy Court District of New Jersey | | | |
| Case number: 11-30219-ABA | | | |

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

John S. Edwards Sr.

11/18/16

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 John S. Edwards
 Debtor

Case No. 11-30219-ABA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 32

Date Rcvd: Nov 18, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 20, 2016.

db +John S. Edwards, Sr., 18 Pine Landing Road, Cape May Courthouse, NJ 08210-1314
 cr ECAST Settlement Corporation, PO Box 28136, New York, NY 10087-8136
 512147833 Addison Avenue Federal Credit Union, P.O. Box 10302, Palo Alto, CA 94303-0920
 512147838 Bill Me Later, P.O. Box 105658, Atlanta, GA 30348-5658
 515641234 +CAPITAL ONE, N.A., Kivitz, McKeever, Lee, P.C., 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 513640568 +Capital One N.A., P.O. Box 17000, Baltimore, MD 21297-1000
 512147841 +Elizabeth A. Edwards, 206 South Main Street, 2nd Floor, Cape May Courthouse, NJ 08210-2273
 512341329 +First Tech Federal Credit Union, PO Box 2100, Beaverton OR 97075-2100
 512199798 +PNC BANK, PO BOX 94982, CLEVELAND, OH 44101-4982
 512147844 PNC Bank, P.O. Box 747032, Pittsburgh, PA 15274-7032
 512147845 +SRECTrade, 1517 N. Point St #414, San Francisco, CA 94123-1711

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Nov 19 2016 02:27:08 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Nov 19 2016 02:27:05 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 512385845 +EDI: OPHSUBSID.COM Nov 19 2016 02:08:00 BACK BOWL I LLC, SERIES B,
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 512163499 EDI: BANKAMER2.COM Nov 19 2016 02:08:00 FIA CARD SERVICES, N.A., PO Box 15102,
 Wilmington, DE 19886-5102
 512147835 EDI: BANKAMER.COM Nov 19 2016 02:08:00 Bank Of America, 4161 Piedmont Pkwy,
 Greensboro, NC 27410
 512147834 +EDI: BANKAMER2.COM Nov 19 2016 02:08:00 Bank Of America, P.O. Box 17054,
 Wilmington, DE 19850-7054
 512305257 +EDI: BANKAMER.COM Nov 19 2016 02:08:00 Bank of America, N.A., P. O. Box 26012,
 NC4-105-03-14, Greensboro, NC 27420-6012
 512147836 EDI: TSYS2.COM Nov 19 2016 02:08:00 Barclays Bank, P.O. Box 13337,
 Philadelphia, PA 19101-3337
 512147837 EDI: HFC.COM Nov 19 2016 02:08:00 Best Buy, P.O. Box 17298, Baltimore, MD 21297-1298
 512430419 E-mail/Text: bncmail@w-legal.com Nov 19 2016 02:27:15 Bill Me Later,
 c/o Weinstein & Riley, P.S., PO Box 3978, Seattle, WA 98124-3978
 512147839 +EDI: HFC.COM Nov 19 2016 02:08:00 Boscov's, P.O. Box 17642, Baltimore, MD 21297-1642
 512420529 +EDI: OPHSUBSID.COM Nov 19 2016 02:08:00 CANDICA, LLC, C O WEINSTEIN AND RILEY, PS,
 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 512147840 EDI: CAPITALONE.COM Nov 19 2016 02:08:00 Capital One Bank, P.O. Box 71083,
 Charlotte, NC 28272-1083
 515955928 +EDI: AISACG.COM Nov 19 2016 02:08:00 Capital One N.A, c/o Ascension Capital Group,
 P.O. Box 165028, Irving, TX 75016-5028
 515955928 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Nov 19 2016 06:40:26 Capital One N.A,
 c/o Ascension Capital Group, P.O. Box 165028, Irving, TX 75016-5028
 513254037 +EDI: BASSASSOC.COM Nov 19 2016 02:08:00 Capital One, N.A., Bass & Associates, P.C.,
 3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083
 512198668 +EDI: BASSASSOC.COM Nov 19 2016 02:08:00 HSBC Bank Nevada, N.A., Bass & Associates, P.C.,
 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
 512523112 +EDI: BASSASSOC.COM Nov 19 2016 02:08:00 HSBC Bank Nevada, N.A., Bass & Associates, P.C.,
 3936 E. Ft. Lowell Rd, Suite 200, Tucson, AZ 85712-1083
 512147842 +E-mail/Text: bankruptcy@capitalone.com Nov 19 2016 02:27:36 ING Direct,
 1 S. Orange Street, Wilmington, DE 19801-5045
 512282945 EDI: RECOVERYCORP.COM Nov 19 2016 02:08:00 Recovery Management Systems Corporation,
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 514727751 +EDI: BASSASSOC.COM Nov 19 2016 02:08:00 eCAST Settlement Corporation,
 c/o Bass & Associates, P.C., 3936 E Ft. Lowell, Suite 200, Tucson, AZ 85712-1083
 514727752 +EDI: BASSASSOC.COM Nov 19 2016 02:08:00 eCAST Settlement Corporation,
 c/o Bass & Associates, P.C., 3936 E Ft. Lowell, Suite 200, Tucson, AZ 85712,
 eCAST Settlement Corporation, c/o Bass & Associates, P.C. 85712-1083

TOTAL: 22

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

512147843 ##Military Star, P.O. Box 78731, Phoenix, AZ 85062-8731

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0312-1

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 32

Date Rcvd: Nov 18, 2016

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 20, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 18, 2016 at the address(es) listed below:

Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Joshua I. Goldman on behalf of Creditor CAPITAL ONE, N.A. jgoldman@kmlawgroup.com,
bkgroup@kmlawgroup.com
Karina Velter on behalf of Creditor PNC Bank, N.A. Velter.karina@gmail.com
Seymour Wasserstrum on behalf of Debtor John S. Edwards, Sr. mylawyer7@aol.com,
ecf@seymourlaw.net

TOTAL: 5